

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: RICHARD OSBORNE § Case No.: 09-34784
STELLA M OSBORNE §
§
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§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/18/2009.
- 2) This case was confirmed on 11/05/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/03/2010.
- 5) The case was dismissed on 04/22/2010.
- 6) Number of months from filing to the last payment: 7
- 7) Number of months case was pending: 10
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 32,667.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 1,012.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 1,012.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 913.66
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 71.84
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 985.50

Attorney fees paid and disclosed by debtor	\$.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HSBC MORTGAGE SVCS	SECURED	109,000.00	125,627.46	.00	.00	.00
HSBC MORTGAGE SVCS	UNSECURED	20,303.00	NA	NA	.00	.00
ILLINOIS TITLE LOANS	SECURED	350.00	316.65	316.65	.00	.00
HSBC MORTGAGE SVCS	SECURED	NA	4,491.03	.00	.00	.00
ACCOUNTS RECOVERY BU	UNSECURED	2,833.00	2,833.86	2,833.86	.00	.00
MCI	UNSECURED	131.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	679.00	NA	NA	.00	.00
ARCHER BANK	UNSECURED	307.42	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	895.00	895.47	895.47	.00	.00
CALVARY PORTFOLIO SE	UNSECURED	15,876.00	16,512.69	16,512.69	.00	.00
CINGULAR WIRELESS	UNSECURED	900.00	NA	NA	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	2,797.03	3,494.88	3,494.88	.00	.00
PRA RECEIVABLES MANA	UNSECURED	845.00	900.03	900.03	.00	.00
ILLIANA FINANCIAL CR	UNSECURED	2,939.00	NA	NA	.00	.00
ILLIANA FINANCIAL CR	UNSECURED	3,900.00	3,022.21	3,022.21	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	2,750.00	2,762.17	2,762.17	.00	.00
MIDLAND FUNDING LLC	UNSECURED	3,207.00	NA	NA	.00	.00
NCO PORTFOLIO MGMT	UNSECURED	524.00	407.52	407.52	.00	.00
NCO PORTFOLIO MGMT	UNSECURED	349.00	271.18	271.18	.00	.00
SEARS	UNSECURED	800.00	NA	NA	.00	.00
WFNNB BRYLANE HOME	UNSECURED	407.00	NA	NA	.00	.00
WFFNB/LB	UNSECURED	575.00	NA	NA	.00	.00
DELUXE MOTORS	OTHER	.00	NA	NA	.00	.00

<u>Scheduled Creditors:</u>							
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>	
HSBC MORTGAGE SVCS	OTHER	NA	NA	NA	.00	.00	
AMERICAN GENERAL FIN	SECURED	NA	679.36	.00	.00	.00	
VATIV RECOVERY SOLUT	UNSECURED	NA	914.87	914.87	.00	.00	
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	26.50	26.50	.00	
DELUXE MOTORS	SECURED	NA	.00	.00	.00	.00	

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	316.65	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	316.65	.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	26.50	26.50	.00
TOTAL PRIORITY:	26.50	26.50	.00
GENERAL UNSECURED PAYMENTS:	32,014.88	.00	.00

Disbursements:

Expenses of Administration	\$ 985.50
Disbursements to Creditors	\$ 26.50
TOTAL DISBURSEMENTS:	\$ 1,012.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/14/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.